

**REMARKS**

Claims 1-10, 21-27 and 29-36 are pending in this application. By this Amendment, claim 1 is amended and claim 11 is canceled without prejudice or disclaimer to the subject matter set forth therein, with claims 12-20 and 28 previously canceled.

No new matter is added by this Amendment. Support for the claim amendments may be found in originally filed claim 11 and in paragraphs 0060 - 0066 and 0076 of the published application (2004/0093242), for example.

Reconsideration and allowance in view of the following remarks are respectfully requested.<sup>1</sup>

A. The Rejection under 35 U.S.C. 103

In the Office Action, claims 1-7, 9, 11-15, 17-26, and 28-29 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent 6,343,271 to Peterson et al. in view of U.S. Patent Application Publication 2003/0167220 to Schoen et al. Applicant respectfully traverses this rejection.

As set forth in M.P.E.P 706.02(j), 35 U.S.C. 103 authorizes a rejection where, to meet the claim, it is necessary to modify a single reference or to combine it with one or

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<sup>1</sup> As Applicant's remarks with respect to the Examiner's rejections are sufficient to overcome these rejections, Applicant's silence as to assertions by the Examiner in the Office Action or certain requirements that may be applicable to such rejections (e.g., assertions regarding dependent claims, assertions regarding official notice, whether a reference constitutes prior art, whether references are legally combinable for obviousness purposes) is not a concession by Applicant that such assertions are accurate or such requirements have been met, and Applicant reserves the right to analyze and dispute such in the future.

more other references. M.P.E.P 706.02(j) indicates that after indicating that the rejection is under 35 U.S.C. 103, the Examiner should set forth in the Office Action:

(A) the relevant teachings of the prior art relied upon, preferably with reference to the relevant column or page number(s) and line number(s) where appropriate,

(B) the difference or differences in the claim over the applied reference(s),

(C) the proposed modification of the applied reference(s) necessary to arrive at the claimed subject matter, and

(D) an explanation why one of ordinary skill in the art at the time the invention was made would have been motivated to make the proposed modification.

M.P.E.P 706.02(j) references the well known requirements of Graham v. John Deere. Further, M.P.E.P 706.02(j) notes that it is important for an Examiner to properly communicate the basis for a rejection so that the issues can be identified early and the Applicant can be given fair opportunity to reply.

In the Office Action, on page 3, regarding claim 1, the Office Action asserts various alleged teachings of Peterson. Thereafter, the Office Action reflects that Peterson fails to teach features of the claimed invention. Specifically, the Office Action asserts that Peterson et al. **fails to specifically point out:**

**the benefits calculation engine comprising a plurality of formulas, each formula corresponding to specific disablement information**, wherein the benefits calculation engine calculates benefits for multiple reimbursement products available for multiple disablement scenarios.

Thereafter, the Office Action attempts to cure such deficiencies with the teachings of Schoen. Specifically, the Office Action asserts:

However, Schoen et al. teaches a system "to enable disability issuing insurance carriers .... to perform data processing, calculation of coverage and or benefits, premium, and/or other consideration, record keeping and other requisite functions

attendant to offering and administering group or individual disability insurance" (see: Schoen et al., paragraph 39); furthermore, it is possible to "set up multiple plans based upon different participation criteria" and the "system must be capable to tracking each plan separately yet combine them for various purposes" (see: Schoen et al., paragraph 258). It would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Peterson et al. and Schoen et al. with the rationale of providing the proper financial means to implement an insurance policy and to allow "insurers ... to customize reports based upon different combinations of plans" (see: Schoen et al., paragraph 258).

However, as discussed in Applicant's prior Response, the Office Action has clearly identified a deficiency of Peterson, i.e., that Peterson fails to specifically point out (i.e., fails to teach), the benefits calculation engine comprising a plurality of formulas, each formula corresponding to specific disablement information. While the Office Action then proposes to modify Peterson with teachings of Schoen, the Office Action indeed still fails to cure this acknowledged deficiency of Peterson.

In other words, even if it were obvious to modify Peterson with Schoen as alleged in the Office Action, which Applicant does not admit, such would still fail to cure the deficiencies of Peterson acknowledged in the Office Action. Thus, the 35 U.S.C. 103 rejection is deficient.

The present Office Action further clarifies the manner in which Schoen allegedly cures the deficiencies of Peterson. That is on page 17, the Office Action asserts:

... however, Schoen teaches a system for disability insurance carriers that can process data by calculating coverage and benefits for multiple plans based on different participation criteria. It is understood and obvious that calculating coverage for multiple plans with different participation criteria (or even a single plan) **are associated with a plurality of coverage and benefits calculations**, which reads on the plurality of formulas **corresponding** to specific disablement information and the benefit calculations for multiple reimbursement products for multiple scenarios. ...

(emphasis added)

However, such assertions on their face are deficient vis-à-vis the claimed features, as recited in claim 1. That is, claim 1 does not recite “the plurality of formulas **corresponding** to specific disablement information” as concluded (by the Office Action) that Peterson teaches (see above). Rather, the features of claim 1 now recite and previously recited that “each formula corresponding to specific disablement information”. Thus, such claim language requires a level of association between a formula and specific disablement information. The Office Action does not even allege that Peterson discloses such. Rather, the Office Action inappropriately simplifies the claimed invention by asserting the general statement that calculating coverage for multiple plans with different participation criteria (or even a single plan) are associated with a plurality of coverage and benefits calculations.

Additionally, claim 1 is now further amended to further recite that there is an association respectively between a formula and specific disablement information. The Office Action fails to even allege such teachings in the applied art.

Relatedly, in paragraph 15, the Office Action asserts:

Furthermore, Peterson et al. teaches:

--downloading policyholder information to set up and administer claims (see: column 4, lines 6-20); and

--the method further comprising the step of accessing a **benefit code in order to select an appropriate reimbursement formula** (see: column 2, lines 30-56).

(emphasis added)

Applicant acknowledges that Peterson does talk to the use of codes. However, Applicant submits that such portion of Peterson does not describe **“the step of accessing a benefit code in order to select an appropriate reimbursement formula”** as alleged in the Office Action. Indeed, it appears that Peterson, therein, fails to set forth teachings of a reimbursement formula, much less the particulars of the benefit code vis-à-vis the reimbursement formula, as claimed. The Office Action attempts to clarify such assertions on page 18, lines 12-17 of the Office Action. The Action asserts:

Applicant's argument is not found persuasive. Peterson teaches a payment request with associated diagnostic, treatment, medical services, and procedures codes which are used in claims review and adjudication processes, which have already been taught (see: response to argument (1) above) through an obviousness-type combination of Peterson and Schoen to correspond to multiple calculations for determining disablement reimbursement benefits.

Applicant submits that such assertions inappropriately characterize the teachings of Peterson and Schoen. The Office Action appears to interpret the general teaching of the use of a plurality of codes and multiple calculations as supporting the 35 U.S.C. 103 rejection. However, the claimed feature of “accessing a benefit code in order to select an appropriate reimbursement formula” requires some association between utilizing “a” benefit code and “an” appropriate reimbursement formula. The Office Action fails to even allege the applied art’s teaching of such feature.

As also asserted in Applicant’s prior Response:

Even more so, as to the deficiencies of the rejection, such relied upon teaching (Peterson column 2, lines 30-56) is set forth in the “Background of the Invention” of Peterson’s disclosure. The Office Action utilizes such teaching in conjunction with the “Invention” of Peterson (i.e., as set forth in Peterson’s Summary of the Invention, and Detailed Description). However, the Background of the Invention of Peterson and the Invention of Peterson are distinct and separate. Thus, in order to combine the Background of the Invention with the

Invention, a 35 U.S.C. 103 analysis as set forth above, is required, i.e., a Graham v. John Deere analysis is required. However, the Office Action sets forth no such analysis, but rather treats the Background of the Invention and the Invention of Peterson as one, which it is not. Accordingly, the rejection is deficient in that the analysis is inappropriate.

The Office Action addresses such assertions of Applicant in paragraph 37 of the pending Office Action. However, Applicant respectfully submits that the response (Office Action at page 19, lines 8-21) is misplaced. Applicant is not attacking the references individually. Rather, Applicant is arguing that the invention of Peterson and the Background of Peterson are distinct teachings, i.e., a combination of art, and Applicant is further arguing that the Office Action fails to set forth analysis to support such combination. While the remarks in the Office Action set forth the relied upon teachings, the requisite analysis is still not present - so as to support the rejection.

Applicant submits that claim 1 defines patentable subject matter at least for the reasons set forth above. Further, independent claims 21 and 30 recite patentable subject matter for at least some of the reasons similar to those set forth above.

Applicant submits that the various dependent claims recite patentable subject matter for at least their various dependencies on the independent claims, as well as for the additional features such dependent claims recite.

Withdrawal of the 35 U.S.C. 103 rejection is requested.

B. The Further 35 U.S.C. 103 Rejection

In the Office Action, claims 8, 10, 16, 27, and 30-36 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent 6,343,271 to Peterson et al. in view of U.S. Patent Application Publication 2003/0167220 to Schoen et al. and further in view of Official Notice. Applicant respectfully traverses this rejection.

Applicant submits that the further modification of Peterson based on the teachings of Schoen, and the asserted official notice, fails to cure the deficiencies of the rejection, as discussed above. That is, Applicant submits that even if it were obvious to modify Peterson based on the teachings of Schoen and the Official Notice, as asserted in the Office Action, which is not admitted by Applicant, such combination of applied art would still fail to fairly teach or suggest the claimed invention.

Further, Applicant submits that such dependent claims recite patentable subject matter for at least reasons similar to those set forth above, as well as the additional features such dependent claims recite.

Applicant hereby makes no admission as to the propriety of the various assertions of Official Notice, as set forth in the Office Action, and reserves such right. Rather, Applicant submits that the claims are allowable for the reasons as set forth above.

Withdrawal of the 35 U.S.C. 103 rejection is requested.

C. Conclusion

For at least the reasons outlined above, Applicant respectfully asserts that the application is in condition for allowance. Favorable reconsideration and allowance of the claims are respectfully solicited.

For any fees due in connection with filing this Response the Commissioner is hereby authorized to charge the undersigned's Deposit Account No. 50-0206.

Should the Examiner believe anything further is desirable in order to place the application in even better condition for allowance, the Examiner is invited to contact Applicant's undersigned representative at the telephone number listed below.

Respectfully submitted,

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By: 

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